

CLAIMS

What is claimed is:

- 1 1. A method of conducting a financial transaction, comprising the
2 steps of:
 - 3 a) providing a cash acceptance device at a point of presence;
 - 4 b) communicating an amount of cash received for a selected
5 transaction to a server geographically distinct from the point of presence;
6 and
 - 7 c) executing the selected transaction if the amount received is
8 greater than or equal to the amount required for the selected transaction.
- 1 2. The method of claim 1 wherein step b) further comprises the step of
2 validating deposited cash.
- 1 3. The method of claim 2 wherein cash is at least one of a government
2 issued paper money or coin.
- 1 4. The method of claim 2 wherein cash is at least one of a check and a
2 money order.
- 1 5. The method of claim 1 wherein the selected transaction is for the
2 purchase of a good.

1 6. The method of claim 1 wherein the selected transaction is for the
2 purchase of a service.

1 7. The method of claim 1 wherein step c) further comprises the step of
2 providing an activation code to the depositor if the amount received is
3 greater than or equal to the amount required for the selected transaction,
4 wherein the activation code permits the depositor to enable a good or
5 activate a service that is the subject matter of the transaction.

1 8. An apparatus for conducting e-commerce transactions comprises:
2 a cash acceptor, wherein the cash acceptor validates and tallies
3 received cash; and
4 a processor coupled to communicate the amount of cash received to
5 a geographically distinct server for application to a selected transaction,
6 wherein responsive to the server the processor generates a receipt
7 indicating an outcome of the transaction.

1 9. The apparatus of claim 8 further comprising:
2 a printer for printing the receipt.

1 10. The apparatus of claim 8 further comprising:
2 a display having a graphical user interface for interactive
3 identification of the selected transaction.

- 1 11. The apparatus of claim 8 wherein the processor is coupled to the
2 geographically distinct server by Internet.

11. The apparatus of claim 8 wherein the processor is coupled to the
geographically distinct server by Internet.